

# The Sydney Morning Herald.

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FRIDAY, OCTOBER 22, 1852.

No. 4818. CASH TERMS FOR ADVERTISEMENTS.  
For four lines and under 3s.; above four lines and under 4s.; and 1s. 6d. for every additional eight lines for each insertion.

**KEKRA FOR WOLLONGONG.**  
THE KEKRA will discontinue her trips to Wollongong after the 30th instant. Until that date she will leave Sydney on Saturdays, the 16th, 23rd, and 30th; and on Wednesdays, the 20th, 27th, and 3rd. On Friday, the 29th, at 2 p.m. From the Phoenix Wharf, October 16. 1294

**TEAM TO MELBOURNE.**  
by the Australian Steam Navigation Company's iron steamship SHAMROCK and WAKATAPA, on or about the 1st, 8th, 15th, and 22nd of every month, sailing once a month at Eden, Twofold Bay, and Melbourne. Assistant Manager. A.S.N. Co.'s Wharf, Sydney, September 21. 7134

**THE ONLY VESSEL FOR THE MANLY.**  
THE fast-sailing Ketch EMILY, now at the Union Wharf, will positively sail on Tuesday next. Apply on board; or to GEORGE COLESON, Market Wharf. All freights to be paid in Sydney. 1903

**FOR MORRISON BAY.**  
From her light draught of water, going right up to Brisbane without delay. THE well-known brigantine ANN MARY, 80 tons, Captain Everingham, clears at the Customs, this day, at noon, and sails the first fair wind after. Shippers are requested to forward bills of lading for signature at once. For freight or passage, apply to JOHN MORRIS, Agent, Albion Wharf (foot of Market-street). All freights payable in Sydney. 1922

**FOR MORRISON BAY.**  
THE well-known brigantine ANN MARY, 100 tons, Captain Brown, master, is now ready to receive cargo, and having a large portion already engaged, will sail on Tuesday, the 26th instant. For freight or passage apply to the master on board; or to W. U. HARRIS, Kellie's Wharf. N.B.—All freights payable in Sydney. 1947

**FOR WIDE BAY.**  
A regular trader. THE fine new coppered and copper-fitted brigantine SEA SERPENT, 100 tons, Captain Lawson, will positively sail to-morrow, full or not full. Shippers are requested to make their arrangements accordingly, as she will be detained on no account whatever. Apply to JOHN MORRIS, Agent, Albion Wharf (foot of Market-street). All freights payable in Sydney. 1921

**FIRST VESSEL FOR MELBOURNE.**  
THE first class schooner PERSEVERANCE, 100 tons, Marshall, commander; discharges all her cargo at the wharf, and will have immediate dispatch, two-thirds of her cargo being on board. Apply to the commander, at the Circular Wharf; or to M. E. MURNIN. 1330

**FOR MELBOURNE DIRECT.**  
THE Baltimore clipper MARY AND ELLEN, 200 tons, Captain Deane, has splendid accommodations for passengers. JOHN MORRIS, Agent, Albion Wharf (foot of Market-street). 1918

**FOR MELBOURNE.**  
NOW just completing her loading, has room for a few passengers only, and having superior accommodations, beds, bedding, &c., wines, beer, and spirits found on board, free of charge. Apply to Captain W. Watt, on board, at the Circular Wharf; or to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. 1926

**NOTICE TO PASSENGERS.**  
First vessel for Melbourne. THE BARQUE PENYARD PARK, clears at the Customs this day, and sails this evening. She has room for a few passengers only, with accommodations unsurpassed in the trade. Apply to Captain Weller, on board, or to SHEPARD AND ALGER, Packet Office, 470, George-street, one door south of the Bank of New South Wales. 1749

**CLARENDON FOR MELBOURNE.**  
HAVING cleared at the Customs and now ready for sea, has room for two or three passengers only, with splendid accommodations. Apply at once, to Captain Stafford, on board, or to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. 1924

**FOR MELBOURNE DIRECT.**  
Going up to the Wharf without lightening a Package. THE fine clipper schooner MARY STEWART, 100 tons, burthen, Captain Watt, having much of her cargo engaged, will sail on Tuesday. Immediate application is necessary to Captain Harris, on board, at the Circular Wharf; or to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. 1641

**FOR MELBOURNE.**  
THE clipper schooner HIRNDELLE, 138 tons, burthen, Captain Williams, commander, is hourly expected, having much of her cargo engaged, will have quick dispatch. For freight or passage, having superior accommodations, apply to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. 1927

**FOR MELBOURNE.**  
THE clipper schooner VELOCITY, 138 tons, burthen, Captain Williams, commander, is hourly expected, having much of her cargo engaged, will have quick dispatch. For freight or passage, having superior accommodations, apply to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. 1927

**FOR MELBOURNE DIRECT.**  
Going up to the wharf without lightening. THE fine English built schooner ROSEBUD, 145 tons register, Cyrilie Roy, commander, now fast loading, has room for a little light freight, or a few passengers, having superior accommodation, wines, beer, spirits, &c., found on board, at Moore's Wharf; or to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. 407

**FOR MELBOURNE DIRECT.**  
THE new clipper barque FAYOULTE, 200 tons register, M. W. Mortimer, commander. Intending passengers, both cabin and steerage, are invited to inspect the accommodations of this vessel. For passage only apply to Captain Mortimer, on board; or to BUYERS AND LEARMONTH, Harrington-street. 1308

**FOR MELBOURNE.**  
Going to the Wharf without Lightening. THE clipper schooner ALMEDA, 220 tons register, Robert Mailer, commander. Having all her cargo engaged, she will meet with quick dispatch. The accommodations are well known to be quite equal to those of any vessel in the trade. For passage only apply to Captain Mailer, on board, at the Four Company's Wharf; or to BUYERS AND LEARMONTH, Harrington-street. 1928

**FOR MELBOURNE.**  
Going up to the town. THE newly registered fast SYDNEY PACKET, 250 tons, W. H. Kemp, master, is now going alongside the Patent Ship Wharf, and will sail in a few days. The accommodations on this vessel are on an enlarged scale, and her height fore and aft between decks 65 feet, affording every convenience for storage passengers. Only a few tons of measurement goods can be taken, for which early application should be made. For passage or freight inquire on board; or to EDWARD N. BURGESS, Macquarie-place. 1692

**THE WILD IRISH GIRL.**  
For Melbourne, clears at the Customs this day, and sails to-morrow morning. Shippers are requested to pass entries immediately, that no delay may occur. She has room for three cabin passengers. Apply on board, at the Queen's Wharf, or to JOHN MACNAMARA, Queen-street. 1915

**FOR MELBOURNE DIRECT.**  
To follow the Wild Irish Girl; guaranteed to proceed direct to the wharf without lightening a package. THE fine, well known packet brigantine DOS JUAN, J. Addams, Commander. This vessel is now hourly expected, having the greater portion of her cargo engaged, will positively sail seven days after arrival. For freight or passage early application is necessary to JOHN MACNAMARA, Queen-street. 1916

**FOR PORT PHILIP.**  
To sail a week after arrival. THE first class Ham-burg brig RIMHISTING, J. P. Sparbohm, master, hourly expected, will meet with quick dispatch, and having the greatest part of her cargo engaged, will not be delayed above a week. Has unequalled accommodations, both for cabin and steerage passengers. AUGUSTUS DRETLER, or KIRCHNER AND CO., Agents. 7287

**FOR GEELONG DIRECT.**  
For Passengers only: those for Melbourne will be landed free of extra charge. THE favourite regular trader brigantine MARGARET & MARY, 120 tons, Captain Currie, will meet with her usual quick dispatch. For passage only, having splendid accommodations, apply to JOHN MORRIS, Agent, Albion Wharf (foot of Market-street). 1919

**FOR GEELONG DIRECT.**  
THE splendid British built clipper schooner DAZZLER, 220 tons, Captain Allen, having three-fourths of her cargo engaged, will sail in a few days. Shippers will do well to make their arrangements by this first-class vessel. For freight or passage, apply to JOHN MORRIS, Agent, Albion Wharf (foot of Market-street). 1917

**FOR GEELONG DIRECT.**  
Passengers for Melbourne will be landed on the Wharf without any delay or expense. THE beautiful iron clipper schooner FLASH, 216 tons, Richard Parker, commander, now fast loading will have immediate dispatch. For freight or passage, having superior accommodations, apply on board, at the Circular Wharf; or to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. 1907

**ROYALIST, FOR GEELONG.**  
THIS splendid clipper Yacht, 143 tons register, has room for two or three passengers only, being now loaded. Immediate application is necessary to Captain Harris, on board, at the Circular Wharf; or to L. AND S. SAMUEL, Pitt-street; or to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. 1907

**FOR GEELONG DIRECT.**  
Passengers for Melbourne will be landed on the Wharf without any delay or expense. THE fine clipper schooner VELOCITY, 138 tons, burthen, Captain Williams, commander, is hourly expected, having much of her cargo engaged, will have quick dispatch. For freight or passage, having superior accommodations, apply to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. 1927

**FOR MELBOURNE.**  
THE clipper schooner HIRNDELLE, 138 tons, burthen, Captain Williams, commander, is hourly expected, having much of her cargo engaged, will have quick dispatch. For freight or passage, having superior accommodations, apply to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. 1927

**FOR MELBOURNE.**  
THE clipper schooner VELOCITY, 138 tons, burthen, Captain Williams, commander, is hourly expected, having much of her cargo engaged, will have quick dispatch. For freight or passage, having superior accommodations, apply to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. 1927

**FOR PORT FAIRY DIRECT.**  
Sails to-morrow. THE fine fast sailing QUEENSTOWN, 1,334 tons register, Captain Peter, will sail as above. For freight or passage, having superior accommodation, apply to the commander on board, at the Bon Accord Wharf; or to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. Shippers are requested to have all Customs Entries passed, and Bills of Lading sent in, by Noon This Day. 17

**FOR AUCKLAND DIRECT.**  
For Light Freight and Passage only. THE fine fast-sailing Al barque FANCY, 145 tons register, Captain Peter, will sail as above. For freight or passage, having superior accommodation, apply to the commander on board, at the Bon Accord Wharf; or to SHEPARD AND ALGER, Packet Office, 480, George-street, one door south of the Bank of New South Wales. Shippers are requested to have all Customs Entries passed, and Bills of Lading sent in, by Noon This Day. 17

**FOR LONDON.**  
THE 44 tons register, William M. Leach, commander, having all her dead weight engaged, will have immediate dispatch. For freight or passage (having superior accommodation) apply to the Commander, on board, at the Circular Quay; or to MONTEPIRE, GRAHAM, AND CO., Spring-street, September 14. 6516

**BALMAIN REGATTA.**  
At a Meeting of the residents of Balmain, held at the Burnbank Hotel, Balmain, on Thursday evening, the 21st October, it was unanimously resolved, that the usual Balmain Regatta be held on St. Andrew's Day, the 30th November next; and that certain gentlemen be requested to act on the occasion as a Committee, whose names will be published on the acceptance of office. Also, That Mr. Rowan Ronald be requested to act as Secretary, and Mr. J. C. White as Treasurer. 1909

**NEW SOUTH WALES MARINE ASSURANCE COMPANY.**  
(INCORPORATED BY ACT OF COUNCIL.) OFFICE, EXCHANGE BUILDINGS, GEORGE-STREET. CAPITAL, £150,000. DIRECTORS: J. Gilchrist, Esq., Chairman; James Henderson, Esq., Stuart A. Donaldson, Esq., Edward Knox, Esq., John Henry Chalmers, Esq., Robert Torrance, Esq., Marine Surveyors—Captain W. B. Dalrymple. The Directors meet every Wednesday, for the dispatch of general business, at 11 o'clock, and on other days at a quarter before One, to receive applications for Insurances. RATES OF PREMIUM BY FIRST CLASS VESSELS. (Free from average, unless general, or the ship be stranded.)

Great Britain, 2 Wide Bay, 2  
China, India, and 2  
Manila, 2  
Java, 2  
Santo Domingo, 2  
Valparaiso and Lima 2  
California, 2  
Auckland, 1  
Port Nicholson, 2  
Port Otago, 2  
Cooper, 3

Gold and specie to Great Britain, 1 1/2 per cent. Time risks and whaling voyages subject to special arrangements. N.B. Goods stowed on deck are not covered by the Company's policies. By order of the Board. ROBERT GARRETT, Secretary. Sydney, 21st October, 1852. 1902

**AUSTRALIAN GENERAL ASSURANCE COMPANY.**  
OFFICE, NO. 488, GEORGE-STREET, SYDNEY. CAPITAL—£400,000, IN 4000 SHARES. DIRECTORS: H. H. Browne, Esq., Chairman; William Brown, Esq., Deputy Chairman; John Alexander, Esq., Robert How, Esq., B. Buchanan, Esq., and J. R. M. SURVIVORS. Captain Ashmore, Kent-street North. LONDON AGENTS: Thomas Brown, Esq., 33, Great St. Helens, Bishopsgate-street. The Directors attend daily to receive applications for Insurances. Rates of Premium per cent, by first-class vessels not under forty-five tons, free from average, unless general, or the ship be stranded.

Europe, 2  
India, China, 2  
Manila, 2  
Java, 2  
Santo Domingo, 2  
Valparaiso and Lima 2  
California, 2  
Auckland, 1  
Port Nicholson, 2  
Port Otago, 2  
Cooper, 3

Time risks on first-class vessels:— 3 Months, 3 ditto. 6 Months, 5 ditto. 12 Months, 8 ditto. Whaling Voyages, 10 per cent. Specie—To or from London, 1 1/2 per cent., and policies will be issued in duplicate, payable in London, if required. Specie—To or from Melbourne, by sailing vessels, 1 per cent.; by steamers, 4 per cent. The Company's Surveyor will attend on the arrival of each vessel in which they may be interested, to report upon the stowage of cargo, &c., and whose claims for damages are likely to be made, notice is required to be left at the Company's Office. JOHN D. GIBSON, Secretary. 648

**SYDNEY FIRE INSURANCE COMPANY.**  
THE annual Meeting of the members of the Sydney Fire Insurance Company will be held on Tuesday, the 2nd day of November next, at 2 p.m., at the Royal Hotel, George-street, Sydney, to receive the report of the Directors, and to elect two Directors in the place of T. W. Smart, and Charles Kemp, Esqs., who retire by rotation, but are eligible for re-election. By order of the Board, GEORGE KING, Secretary. Sydney, September 30. 7587

**THE TURON GOLDEN RIDGE QUARTZ CRUSHING COMPANY.**  
CAPITAL, £40,000. Deposit, five shillings per share. George A. Lloyd, Esq., President. David Jones, Esq., E. C. Weekes, Esq., Joseph Thomson, Jun., Esq., A. Fairfax, Esq., A. Foss, Esq., G. W. Allen, Esq., Samuel Hebblewhite, Esq., Solicitors. Messrs. Allen and Son, Bankers. Commercial Banking Company. Hon. Secretary, Samuel Hebblewhite, Esq.

**PROSPECTUS.**  
THREE months ago a company was formed in Sydney for the purpose, amongst others, of purchasing and working a Rich Quartz Vein discovered in the neighbourhood of the Lower Turon. Arrangements were at once made for dispatching competent persons to ascertain and report on the richness of the claim. These reports were sufficiently satisfactory to induce the Provisional Committee to conclude on their own responsibility the negotiation then on foot with the original claimants, and the vein became duly transferred and is now held by trustees on behalf of this Company, who is originally composed of a few individuals, under the impression that a limited capital would be sufficient to work the mine. A Deed of Settlement, as prepared by the Solicitors of the Company, was submitted to a general meeting of the Shareholders, adopted and signed, appointing the above-named gentlemen first Directors of the Company. It is unnecessary to enter into detail respecting the substance of the deed. Suffice it to say that every week has added to the evidence they possessed of the amazing richness of this mine. Portions of the quartz, selected indiscriminately from the ridge, having been forwarded to London and tested by practical assayers, have yielded gold to an extent which has not only startled the Directors, but which, if published, would scarcely be credited. Independently of the facts brought under the directors' notice by their own experiments, disinterested parties have spoken of the claim in the highest terms, and the Assistant Gold Commissioner gives his opinion of its value in the strongest language, in his original report on the subject to the Gold Commissioner. In the early part of last month, the directors were fortunate enough to secure the services of a gentleman lately arrived from Mexico, where he had been engaged for many years in mining pursuits, with whom they entered into an arrangement to proceed to the Turon, survey and report on the auriferous Quartz Vein on the Company's claim, and the best mode of working the same. This gentleman has returned to town, and his report has been forwarded to the directors. He has excavated nine feet, and quarried out a block of quartz so large that it cannot, in the present state of the roads, be conveyed to Sydney, bearing indications of gold to an extent which has not only startled the directors, but which, if published, would scarcely be credited. The character of the quartz upon this claim is of the best description, being thoroughly impregnated with gold, and so equally distributed as to be perceptible to the naked eye on all sides, but when brought under the influence of a powerful lens, it is found to pervade the whole mass. From the report of this gentleman and information obtained at frequent intervals from the directors' previous statements, the present capital of the Company is not sufficient for the proper working of this mine; and as they have been frequently applied to for shares, which they could not supply, the directors have submitted to the Board a meeting of the Company, which was held at the Royal Hotel on Thursday, the 23rd instant. When it was resolved— "To increase the capital of the Company to 40,000 shares of 20s. each, and to offer 20,000 shares to the public for sale; such offer only to be perceptible to the naked eye on all sides, but when brought under the influence of a powerful lens, it is found to pervade the whole mass. From the report of this gentleman and information obtained at frequent intervals from the directors' previous statements, the present capital of the Company is not sufficient for the proper working of this mine; and as they have been frequently applied to for shares, which they could not supply, the directors have submitted to the Board a meeting of the Company, which was held at the Royal Hotel on Thursday, the 23rd instant. 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We can say that mighty work may not be in progress beneath the surface of these far waters? The man told us that the sedimentary formations may not be in course of preparation, to say the least, in the future generation, new lands, new countries, rich in organic remains, may be waiting to be bewildered the intellect, which, gaining in ages to come at the great crisis, will find within the waters of the Amazon, fertile palms and infusoria on the Rio de Janeiro, and the bladders of the Amazon; reptiles from the Orinoco; and the bones of the Upper Missouri; pine, cypress from the Mississippi—heaped together in a gigantic confusion with wrecks of a long-agoed world.

I have stated briefly the actual results of the two first attempts at fathoming the depths of the great waters, I will now mention a few more, under the direction of the Commander of the United States ship John Rodgers, during the spring of last year (1851). This vessel was steered nearly due west, from the mouth of the St. Lawrence, to fifty miles latitude thirty-eight degrees. The first was taken in about an sounding more longitude, when bottom was found at twenty-six hundred fathoms. In about five degrees west longitude, a sounding was found at five hundred fathoms, which is the greatest depth at which soundings have been successful; for, although the Fanny expedition, two hundred fathoms deeper were explored, no bottom was reached. The above sounding course for the drift, and the sinking due to the running out of under current, upon the line whilst tenet of an actual up-and-down descent of fifty-eight thousand nine hundred fathoms, the sounding was found at twenty-four hundred fathoms. From this spot, in about twenty-four miles of the Peak of the bottom ascended gradually to six hundred and seventy fathoms, the depth increased to three hundred fathoms. In this course of soundings a great deal of line was lost from accidental breakages; a casualty to which all the tackling and apparatus were more especially subject. It will be observed that the soundings taken in forty degrees and forty-four degrees west longitude differed most materially; the actual distance of locality did not exceed twenty miles, yet it was five thousand fathoms to sink from that depth. Here, then, we have a direct proof, that the irregularity in the submarine topography of the world is not immediate, but has been interrupted, that some immediate highlands or dry land, but that ocean valleys and mountains exist far away in the watery waste of equal grandeur with any on our continents, and as already proved, of great service in some cases. The result of the above sounding and research at present in our knowledge is as yet only dawned upon our minds: what it may lead to can be but mere surmise. The island of Saint Helena is the running off at a very precipitous angle below the water's edge. Doubtless, it has the summit of some ocean Andes, some tremendous ranges of geological structures, which, if our upper-land, would be capped with eternal snow.

Of the structure and irregularities of the southern basin nothing is as yet known. It will not be long, however, before we possess some data on which to rest future stores of knowledge. Already a portion of the American coast has been explored, and the production of this most interesting inquiry, provided with every possible requisite, and in charge of men of undoubted ability and energy.

Before concluding this notice, it may be as well to detail the plan of operations as carried on in these deep-sea soundings. The store of line was adapted to the nature of the sounding-line, of equal strength throughout its entire length. It should be oiled or waxed, in order to prevent as much as possible a degree of friction in passing rapidly through the water. The line was divided into three parts, and marked at every thousand fathoms with different shades of various colours, tied tightly round it. The intervening hundred fathoms may be denoted by threads of corresponding shades of colour, secured by a knot, or, so as to indicate from one to nine hundred.

The weight employed for sinking the line, was a heavy thirty-two pound shot, slung in canvas bands, and so secured to the line, that my sudden jerk upon it will detach the one from the other; the labour of hauling up the end of a line of a hundred fathoms, or of a hundred fathoms long, would be far too great; so it is, the reeling up of the line itself in a task of considerable magnitude, though the reel is aided by cranks and fly-wheels, at which the men are employed. Several attempts were made by persons on board from surveying ships to raise one of the thirty-two pound shot from the ground, when at the bottom of the ocean, at a depth of five hundred fathoms, but it was found that it was easy enough to drag it along the smooth bed, the strongest man in the vessel was unable to lift it an inch. To regulate and break the passing out of the line during the descent, the line was divided into three parts, and marked at every thousand fathoms, so only is it perfectly easy to detect the nature of an under-current, but also to ascertain position, and, with some tolerable accuracy, the depth of the water. The first sounding, took two hours and fifty minutes in descent, and required ten hours for the ascent, by four men, according to the method of the late descent, it will be seen, was much less than that of the five hundred fathoms of wire-line, with the officers of the Fanny passed out the sounding soundings, and which occupied but one hour in its fall, owing to the smaller amount of friction with the reel than the fibrous line.

Let us hope that what has been so well proved by our friends across the Atlantic may be so far extended by our own authorities, that the research may be made in such a manner, possibly, to the benefit of our Oriental commerce. If these things were the creation of a young people like the Americans, how much more so of the care of the British Government whose ships of war are employed in almost every part of the world's magnitude and latitude throughout the world? In the vast Indian Ocean, is beyond doubt, a rich harvest waiting to be reaped; the field so often passed over is as yet unexplored. The trade made manifest from the ships' log-books, shows that in the Indian ocean there exists a current, similar to that of the Eastern Ocean, and that, having a temperature above the blood heat, there is a temperature of the system of aqueous circulation thus formed, and in the prevailing current of the Atlantic, we are to be found the conditions which are the cause of the climate of the coast of China; the climate of Western Europe to be re-discovered in the waters of the Pacific. The trade made manifest from the ships' log-books, shows that in the Indian Ocean, is beyond doubt, a rich harvest waiting to be reaped; the field so often passed over is as yet unexplored. 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THE GREAT CHOWSEEMPOR BANK.

It has long been a prevalent idea with that enlightened creature, "the million," that to follow the avocation of a banker requires a working capital of a hundred millions of rupees, and something more than mere multiplication; that to become an expert and successful banker, involves deep and patient study, long practice, and an unblemished reputation; that the banker's life is a life of grey. It has been the task of the Anglo-Indian community of the present century to demonstrate the hollowness of this long-cherished, but altogether untrue, notion. They have hung the antiquated Lombard staircase far into the shade; they have demonstrated to a nicety that what Lord Byron once wrote of criticism, may now be equally applicable to banking.

"A man must serve his bank as every trade."

Save banking,—bankers all are ready made.

Under the influence of a tropical climate, the Anglo-Indian community has outstripped the fabled worth of Jack's magic beanstalk. While some institutions on the old system, in the old country, would be issuing circulars, preparing their ledgers; in the East, they are already in the process of being sprung up into full-grown "first-chop" bank directors.

It was in the latter part of the year eighteen hundred and something—not so long since as the Anglo-Indian community would have it—when a party of officers and civilians sitting round the mess-table at Blankpore, a military station in the largest presidency of our Indian Empire, discussed the propriety of starting a bank; the want of "accommodation" being then much felt in that part of the world. Before they rose from the table, the amount of capital had been agreed upon, the scrip approved, the directors elected, the managers and managers appointed. No time was lost.

It was discovered that what looked so beautifully rose-coloured after a dozen of champagne were an equally cheerful aspect to the faded and the grey, the morning of the Bank of Blankpore a.s. The thing was not long in embryo. Within a week the Great Chowseempor Bank was a fact. The Bank had directors and a regular working staff; the directors were all civilians, and by some fortunate circumstances, before a dozen accounts were opened, the shares got up to a premium. Residents at the other neighbouring stations military and civil, thrifted for Bank honours, and scrip was applied for from all quarters, and in every quality.

For some brief period the Chowseempor institution wore an appearance of intense humility and modesty. It would not for the moment have been known to the outside world, were it not for the young captain of light-infantry, who condescended to act as secretary on three thousand rupees a month, informed the public, in the virgin Chowseempor circular, that their capital was limited to one hundred thousand pounds. But the ten thousand became augmented to twenty and then to fifty thousand. Neither was very long before the majors, and collectors and magistrates, forming the Board, discovered that the Chowseempor Bank had a few branches and other minor hill stations, were far too cumbersome a field for their growing operations; they must extend their influence through other channels; they must have a branch elsewhere. The first branch was opened in the Presidency. Accordingly a branch was formed—branch which was fated to outgrow the parent institution in more respects than mere extent of operations.

Very early, in a little variety, a few merchants were admitted into the branch direction; they imparted fresh vigour to the system, and the Hooghly Bund Branch of the Great Chowseempor Bank bade fair to do all in its power to render the residents of the Presidency of British India, and the most approved modern principle.

A spacious building was appropriated for the "Branch" in the most commanding and airy position, and the capital was fitted and furnished in the Oriental style and costliness, and was tended and guarded by little army of retainers. Not the least splendour were the suite of apartments devoted to the local manager, a skillful penman, might be said to be a figure of the place; in conversation, in deeds something more; in short, precisely the man to make such a chief as he had in hand walk alone before it was a year old.

The first effect of the Chowseempor Bank was to ruin the institution generally. People were lost in amazement at it. Even the cunning old foxes of natives were not prepared for it—and they are usually prepared for a good deal. Brahmins and Zemindars became envious of the Great Chowseempor Bank, and determined to become shareholders. It was not long before the list of directors contained the revered names of Baboo Potty Maund, and Dootmowallah Dutt. The Presidency were not being fully developed—in vulgar words, the exports were doubled; credit was lavished given, and a freely taken. Small men of few old the *u-s-a-s* shipped produce to the extent of the account of the bank, and were not over particular as to what they shipped. Shopkeepers swelled into merchants. Merchants expanded into princes. Civil servants turned up their official noses at their dry robes, and their *u-s-a-s* were no longer to be seen from the service, and, as they revelled in the winning hookah, gave themselves up to dream which in fairy splendour and impossible magnificence, could only have found a rival in the imagination of the fabled Pagoda Tree appeared to be putting forth its glittering foliage and ripening its tempting fruit with magic rapidity.

The right merry season for the bold and the venturesome. Each member of the Hooghly Bund community appeared to possess a chip of the real original philosopher's stone, and the Chowseempor Bank was the great promissory material. Many and brilliant were the evening parties, and the dinners, and the naughts given by the *elite*, and the *non-elite* at which the "Lions" were sure to be one of two directed to the Chowseempor Bank.

The Hooghly Bund Branch of the Great Chowseempor Bank. The shares of the Bank continued to rise until they reached one hundred per cent. premium; where they remained, either lacking the means to pay higher, or feeling that they had done their duty.

It may be as well to state here the principles which regulated the allotment of the new shares, of which the Bank's enormous success was the result. The Chowseempor Bank was the immediate superior management of Indian banks to that of the old school. The new scrip was not permitted to find its way so easy among the vulgar crowd. It was applied for by the holders in the proportion of one share to one hundred shares held in an exact ratio with the number of shares held to them, and of course made over to them at *par*—i.e. each share of one hundred shares was handed to them at that figure, although the market value was higher, and the amount; and, inasmuch as most of these same proprietors had taken as many shares as they could find cash to pay for, the Bank very considerably gave them the new scrip at a discount.

At the time this fresh stock at once turned their acquisitions to good account, by selling them for cash at the ruling high rate of premium, and paying in, to their account at the bank, the same price at *par*. This simple and good natured process was repeated several times over, infinitely to the satisfaction of those in the secret. In order to prevent the possibility of any serious decline in the price of the shares, and to make assurance doubly sure, the wary manager watched the course of events; and, on any appearance of there being more sellers than buyers, sent in and bought up all at a trial below *par*. The purchases were made with the bank funds it is true; but in the names of the directors, in equal proportions. In time, the crafty bank manager contrived to monopolise the shares, but went to him as a shrew matter of course, as the only chance of obtaining a share; so that, not only was the price well-maintained, but something handsome was turned over in the shape of

[illegible][illegible][illegible]

DIED.

On Thursday, the 31st, Castlereagh-street, at the residence of George Harris, Bootmaker, are invited to attend the funeral of the late son of B. O'Brien, Esq., M. A. aged four years and nine months.

**ADAMS Mary Jane**, daughter of Dr. and Mrs. J. WOODS, aged three years and nine months.

**THE Friends of the late Mr. EDGAR** are respectfully informed that his funeral will take place on Saturday morning, at 8 o'clock. The procession will move from his late residence, Gloucester-street, Church Hill.

1807 J. AND C. BEAVER, Undertakers.

FUNERAL.—The friends of Mr. EDGAR Harris, Bootmaker, are invited to attend the funeral of his deceased son John, to move from his residence, Sussex-street, this (Friday) Afternoon, at a quarter to five o'clock.

JAMES CURTIS, Undertaker.  
Hunter-street, October 22. 1837

✂ ✂ ✂

**THE Masonic Brethren** under the various constitutions are respectfully invited to attend, with the officers and members of the lodge in attendance, at the late residence of Brother Edger Hyland, Gloucester-street, on Saturday morning next, at eight o'clock, to accompany his remains to the place of interment.

Brethren attending the funeral to appear at the cemetery in masonic costume. The ceremony will be under the direction of the Grand Master of Ceremonies of the Provincial Grand Lodge under the English Constitution.

HENRY KING, Hon. Sec.  
Lodge 266. 1836

AUSTRALIAN INN,  
RYBIE-STREET, GEORGETOWN.

**MRS. G. CHAMBERS**, (late of the Carrier's Arms, Pitt-street South, Sydney), begs to acquaint her friends and others who intend to visit the diggings at Port Phillip, and especially those of Ballarat and Eureka, being only 60 miles from Geelong, that having obtained possession of the above house, (in conjunction with Mr. E. KNIGHT), and also having laid in a stock of the best spirits, wine, and groceries, she assures all those who may honour her with a visit, that they will find all the conveniences of a respectable Hotel, combined with all the domestic comforts of private life. She also begs to return thanks of all parties, and hopes she may continue to enjoy through the future season, and others who may do her the honour of a call.

1370

**WINE AND SPIRIT STORE, AND GENERAL DRAPERY ESTABLISHMENT, CHURCH-STREET, PARAMATTA.**

**R. H. SHACKLES** begs to return thanks to his sincere friends for the support he has so abundantly received during the past period of his business, and to assure them that he will continue to exert himself in sustaining their confidence and liberality for the future.

A good assortment of superior wines and spirits is always kept on hand in this establishment, including choice port, sherry, and other wines, brandy, gin, &c., of the very best quality, and at the lowest rates. Every effort is made to keep the stock select and excellent.

In drapery the stock is extensive and well-selected, and the sales are at the lowest possible price, notwithstanding prices.

13

**WRIGHT AND SON, Wholesale and Retail Boot and Shoe makers**, beg most respectfully to inform their friends and the public in general, that they have (until more suitable premises off) opened in the above line (No. 21), Brickfield Hill, near Liverpool-street, where they trust to merit a continuance of that patronage which has been so liberally bestowed on them since they commenced manufacturing wholesale.

To Port Phillip buyers, W. and Son beg to say they can execute their orders to any amount in an incredibly short space of time, and with goods that cannot be surpassed, and are seldom equalled.

1760

**DOAK, KERR, AND CO.** beg to acquaint the public that they have dissolved partnership by mutual consent, and that the firm will in future be carried on by Mrs. Doak and Miss Kerr, who take this opportunity of returning their sincere thanks to the ladies of Sydney and the country for their liberal patronage they have received since their commencing business, and hope they will be favoured with a continuance of it.

Four apprentices wanted for the dress-making and tailoring business.

268, Pitt-street, Sydney. 1959

TO HEADS OF FAMILIES.

**THE** undersigned beg to intimate that preparatory to a general SELLING OFF, prior to relinquishing the retail portion of their business, the whole of their stock has been subjected to a heavy reduction.

LARK AND BENNETT,  
1654 46, George-street.

**THE OLD ESTABLISHED FRENCH HAT MANUFACTORY,**  
77, MARKET-STREET.

**IS** still the best place to get every description of Hats and Caps at the lowest prices.

A large assortment of Beaver—French, Felt, American, Gold Diggers, Batemans and Rustica Hats, of every variety of shape and colour.

French and Felt Riding Hats  
Military and Naval ornaments  
Leather Bands, Buttons, Cockades, &c.  
Hats and Caps of every description made to order.

111

**AUSTRALIAN HAT WAREHOUSE,**  
487, GEORGE-STREET,  
Nearly opposite the Bank of New South Wales.

**B. MOUNTCASTLE** begs to call the attention of his friends (the public) to his large and varied assortment of HATS and CAPS in every variety of shape and quality.

French, Felt, Americans, Batemans, Gold Diggers, and Rustics, in every variety of style and colour.

Leaves French and Felt Riding Hats Military and Naval ornaments  
Leather Bands, Buttons, Cockades, &c.  
Hats and Caps of every description made to order.

A small invoice of Furs for sale, consisting of silver, beaver, and marten, cleared, ditto coloured, and haw's-back.

Manufactory, 77, Market-street. 110

**WATERLOO! WATERLOO! WATERLOO!**

TENTS.—TENTS.—TENTS.

**IF** you want first-rate wind and watertight Tents, go to **WATERLOO HOUSE**, 101, King-street, the old Original Tent and Gold-diggers Outfitting Depot, where you can pick and choose from a large assortment, commencing at 2s.

Every description of Outfittings at astonishing low prices. Gold dust taken in payment at £3 10s. per oz.

**N.B.—Obtain the new WATERLOO—WATERLOO HOUSE**, 101, King-street.

R. M. PITE.

1807

FOR SALE

Fine Flour  
Patna Rice  
Java Coffee  
Blackwood and Congou Teas  
Manilla, Java, and Refined Sugars  
Oilman's Stores.

J. FRAZER,  
Sussex-street. 1912

**RICE**, 5000 bags best Patna.  
L. and S. BRYAN, Spring-street. 1910

ON SALE, at the Australian Steam Saw Mills, close of Liverpool-street, a large stock of Cedar, Kauri, and Hardwood, of

**COMMERCIAL STATIONERY, AT REDUCED PRICES.**  
JUST OPENED, a large assortment of Stationery, purchased expressly to order, for cash—  
Moinier's super mercantile linen post, 12s. per ream  
Super foolscap, Moinier's fine laid, 16lbs., 16s. per ream  
Blue laid foolscap, 15lbs. 13s. per ream  
Ditto, 13 lbs. fine, 13s. per ream  
Blue was foolscap, common, 9s. per ream  
Good blue was writing paper, 6s. per ream  
Fine blue paper, 12s. 6s. per ream  
Super hard red was, 5s. per lb.  
Gilott's magnam bonum pens, best quality, 2s. per box  
Ditto, second quality, 1s. 6d. per box  
Ditto, eagle pens, 1s. 6d. per gross  
Fine blue writing paper, 12s. 6d. per ream  
Cream laid post, 10s. 6d. per ream  
Stephens' and Arnold's writing fluids, all sizes  
Account Books of all sizes, warranted best  
London-made  
4-quire dumpy ledgers, bound rough calf, 21s.  
8-quire ditto ditto, 26s.  
Letter books, journals, and day books, at same price  
Exquisite, ruled current paper, account sales paper, office pencils, bills of exchange, promissory note books, cheque books, &c.  
Tracing paper, 1s. per sheet  
Drawing paper, 1s. 6d. per sheet; large size, 2s. 6d. per sheet  
Adhesive envelopes, best quality.  
W. K. PIDDINGTON,  
Bookseller and Stationer,  
Case of Geneva.  
1904 Next Bank of New South Wales.

**FOR SALE, 2000 Fruit Trees,** consisting of the best varieties of apple, pear, peach, nectarine, apricot, cherry, plum, mulberry, walnut, orange, lemon, &c. guava Cuttings, and rooted plants, of twenty choice sorts of grape ledgers, from one to six feet high.  
Also,  
An extensive collection of Ornamental and Flowering Shrubs, comprising Camellias, magnolias, Rhododendrons, daphnes, gardenias, viburnums, &c. &c. Forty named varieties of roses, with many other varieties too numerous for insertion.  
The glazed cases are constantly kept ready plants can be packed at a few hours' notice.  
14129 JOHN BAPTIST.  
**MARTELL'S BRANDY.**  
Case Brandy.  
Case of Geneva.  
On Sale at  
HENRY FISHER'S,  
480, George-street  
Two doors from Bank of New South Wales.  
October 22. 1900

**DEVONSHIRE CIDER.**  
**FOR SALE,** by the undersigned, a few hogheads of real Devonshire Cider.  
E. W. LAYTON,  
Wine and Spirit Store, 10, Bridge-street.  
Sydney, 21st October. 1900

**GINGER CORDIAL, MADE BY J. V. LAVERS AND CO.**  
**THIS** article has been but recently prepared. The undersigned can strongly recommend it as a wholesome and suitable liqueur for the season. To be obtained of any Wine Merchant, or of the Proprietors.  
J. V. LAVERS AND CO.  
July 8. 71

**FOR SALE,** a small English-built Phatton, very strong and in good order, just the thing for an invalid. Also, a set of harness, nearly new. Apply to JOHN LOWN, E-q., Church Hill. 1856

**FOR SALE,** at the Albion Coal and Timber Yard (Wharf, foot of Market-street).  
Newcastle coals by the ton or cargo.  
Pine, cedar, and hardwood, assorted  
Shingles, laths, and fencing stuff  
Wine and packing cases  
Sawp and candle boxes  
Portable houses  
Horse boxes  
Firewood, short lengths  
At moderate prices delivered.  
1920

**COALS, COALS.**—For sale, sixty tons of A. A. Co.'s, now landing in harbour. Apply to J. C. KOOP, Church-hill.  
October 22. 1900

**HOMEBUSH DAIRY.**  
**MILK** is delivered in Sydney daily (morning and afternoon) from the Homebush Dairy. Orders to be addressed to W. PASCHOUK, superintendent, Homebush. 1892

**GOLD.**  
**THE** undersigned are purchasers at current rates.  
L. AND S. SPYER.  
652

**£700 0 TO BE LENT,** in different amounts, either on loan or purchase. Apply to MEARS, TUGWELL and BROWN, 308, Pitt-street. 1638

**£1500 TO BE LENT** on approved City security, in one or more sums, for three years, at 5 per cent. interest. Apply to G. C. ALLMAN, Esq., Yase; or JOHN DUNSMuir, Solicitor, Sydney. 1890

**£1000 TO BE LENT** ON MORTGAGE, in several amounts. Apply to Mr. FENNER, Solicitor, 720, Elizabeth street, Sydney. 1907

**IN THE SUPREME COURT OF NEW SOUTH WALES.**  
ECCLESIASTICAL JURISDICTION.  
**IN THE WILL OF DARRY MURRAY,** late of Bowring, near Yase, in the Colony of New South Wales, farmer, deceased.  
**NOTICE IS HEREBY GIVEN** that we, Charles Henry Chambers, of Sydney, gentleman, and Martha Murray, of Bowring, surviving executor and executrix named and appointed in and by the will of the said deceased, intend, at the expiration of fourteen days from the publication of this notice, to apply to this Honourable Court, in its Ecclesiastical Jurisdiction, that probate of the said will may be granted to us.  
Dated this 20th day of October, 1895.  
CHARLES H. CHAMBERS.  
MARTHA MURRAY.  
No. 216, Pitt-street, Sydney. 1 89

**NOTICE.**—Seeing an Advertisement in the Sydney Morning Herald of the 16th of October, stating that I had taken charge of a horse and agreed to take the Square and Compass, Sydney, for one Peter Ahrens, I hereby give notice to Peter Ahrens (not knowing any one of the name), that if he does not take out the advertisement, and make some apology, for the way he has made use of my name, I shall proceed against him for libel.  
1900 WILLIAM BELL, Bathurst.

**NOTICE.**—To Mr. Nathaniel B. Turner, now of Sydney: If the mare, lost by you, six months ago, at Tamborora, and for the recovery of which you requested me to send a reward, for the way he has made use of my name, I shall proceed against him for libel.  
Description:—A black mare, branded GC on the near shoulder, and G on the neck near side.  
WM. LANE.  
Windsor, October 21. 1890

**NOTICE.**—Stolen, from Goulburn, on Thursday last, the 7th instant, two Horses of the following description:—  
One dark bay Horse, black points, branded PL off side neck, O. 2 off shoulder, GD near shoulder, short switch tail.  
One dark bay Horse, branded JS near shoulder, and GD near shoulder, newly branded, short switch tail.  
A reward of £2 will be paid if strayed, and £10 if stolen, upon conviction of the thief or thieves.  
WILLIAM COLLARD, Goulburn.











